

**United States Bankruptcy Court**

Western District of Missouri  
**Case No. 10-22376-drd7**  
**Chapter 7**

**In re** Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Ronald Kelvin Mitchell

5436 Scherr Dr

Jefferson City, MO 65109

Social Security / Individual Taxpayer ID No.:

xxx-xx-3907

Employer Tax ID / Other nos.:

**DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge,

**IT IS ORDERED:**

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 6/13/11

Dennis R. Dow  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. [*In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts That are Not Discharged**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Ronald Kelvin Mitchell  
Debtor

Case No. 10-22376-drd  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0866-2

User: wilkinsc  
Form ID: b18

Page 1 of 2  
Total Noticed: 30

Date Rcvd: Jun 13, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 15, 2011.

db +Ronald Kelvin Mitchell, 5436 Scherr Dr, Jefferson City, MO 65109-6418  
13883180 +AAFES/MIL STAR/EXCHANGE, c/o Creditors Bankruptcy Service, P O Box 740933,  
Dallas,Tx 75374-0933  
13773508 +Associated Family Physicians, 3527 West Truman Blvd Suite 100, Jefferson City, MO 65109-5715  
13773518 +Bennett Law PLLC, 10542 South Jordan Gateway Suite 200, South Jordan, UT 84095-3907  
13773515 +Calvary Portfolio Services, LLC, PO Box 1017, Hawthorne, NY 10532-7504  
13819862 +Cavalry Portfolio Services, LLC, 500 Summit Lake Drive Suite 400, Valhalla, NY 10595-2322  
13777540 +Central Bank, P O Box 779, Jefferson City, MO 65102-0779  
13773511 +Central Bank, PO Box 4500, Jefferson City, MO 65102-4500  
13773519 +Central Bank Overdraft Access, PO Box 779, Jefferson City, MO 65102-0779  
13773523 +Courtesy Loans, 512 Ellis Blvd Suite T, Jefferson City, MO 65101-1821  
13773510 +First National Credit Card, PO Box 5097, Sioux Falls, SD 57117-5097  
13773512 +Genesee County, Friend of the Court, 1101 Beach Street, Flint, MI 48502-1474  
13773522 +Kramer & Frank, PC, 9300 Dielamn Industrial Dr. Suite 100, St. Louis, MO 63132-3080  
13773521 +Mid Missouri Medical Collections, PO Box 454, Jefferson City, MO 65102-0454  
13773524 +Mid-America Physical Therapy, 3527 West Truman Blvd Suite 300, Jefferson City, MO 65109-5715  
13773517 +Steven 1. Huber, DDS MS, 1300 Edgewood Dr., Jefferson City, MO 65109-1981  
13773514 +Stieferman Heating Company Inc., 3526 Rock Ridge Rd, Jefferson City, MO 65109-8875  
13773526 +Telecheck Services, Inc., Checkwriterservices, PO Box 4513, Houston, TX 77210-4513  
13773520 +Transworld Systems Inc., Collection Agency, 390 South Woods Mill Road #155,  
Chesterfield, MO 63017-3489  
13843025 +U.S. Bank, N.A., c/o US Bank Home Mortgage, 4801 Frederica St, PO Box 20005,  
Owensboro, KY 42304-0005  
13818360 +US Bank Home Mortgage, 4801 Frederica Street, P.O. Box 20005, Owensboro, KY 42304-0005  
13773509 +US Bank Home Mortgage, 4801 Frederica Street, Owensboro, KY 42301-7441

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: ecfnotices@dor.mo.gov Jun 13 2011 20:37:54 Missouri Department of Revenue,  
General Counsel's Office, P.O. Box 475, Jefferson City, MO 65105-0475  
13815735 EDI: CAPITALONE.COM Jun 13 2011 20:23:00 Capital One Bank (USA), N.A.,  
by American Infosource Lp As Agent, PO Box 71083, Charlotte, NC 28272-1083  
13773516 +EDI: CCS.COM Jun 13 2011 20:23:00 Credit Collection Services, Two Wells Avenue,  
Newton, MA 02459-3246  
13775999 +EDI: MID8.COM Jun 13 2011 20:23:00 Midland Credit Management, Inc.,  
8875 Aero Drive, Suite 200, San Diego, CA 92123-2255  
13773525 E-mail/Text: ecfnotices@dor.mo.gov Jun 13 2011 20:37:54 Missouri Department of Revenue,  
Taxation Division, PO Box 385, Jefferson City, MO 65105-0385  
13928714 EDI: RECOVERYCORP.COM Jun 13 2011 20:23:00 Recovery Management Systems Corporation,  
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
13773513 EDI: SALMAESERVICING.COM Jun 13 2011 20:23:00 Sallie Mae, PO Box 9500,  
Wilkes-Barre, PA 18773-9500  
13798693 EDI: SALMAEGUARANTEE.COM Jun 13 2011 20:23:00 Sallie Mae Inc. on behalf of USA FUNDS,  
Attn Bankruptcy Litigation Unit E3149, P O Box 9430, Wilkes Barre PA 18773 9430  
TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +Central Bank, PO Box 779, Jefferson City, MO 65102-0779  
cr\* +Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, Fl 33131-1605  
TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0866-2

User: wilkinsc  
Form ID: b18

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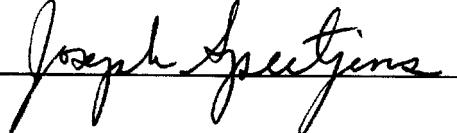
\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 15, 2011

Signature:



A handwritten signature in black ink, appearing to read "Joseph Speetjens", is written over a horizontal line. The signature is cursive and fluid.